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AMENDMENTS TO THE CLAIMS

Claims 203-232. (Canceled)

233. In anAn electronic commerce system comprising at least a mobile user terminal that comprises a remote wireless communication section and a local wireless communication section, a service providing system that communicates with the mobile user terminal, and an examination terminal, a method of issuing electronic value card information in the service providing system to the mobile user terminal, said method comprising; wherein:

at the mobile user terminal, making the mobile user terminal makes a request for a purchase of electronic value card information via the remote wireless communication section;

at the service providing system the service providing system, in response to the request for the purchase from the mobile user terminal, generating electronic value card information comprising at least onegenerates the electronic value card information having key data for use in a mutual challenge response authentication process executed between the mobile user terminal and the examination terminal in line of sight of a user of the mobile user terminal via the local wireless communication section when the examination terminal examines the validity of the electronic value card information held by the mobile user terminal, and issues the electronic value card information to the mobile user terminal; and

at the service providing system, issuing the electronic-value card information to the mobile user-terminal after a payment is settled.

Claims 234-235. (Canceled)

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236. A mobile electronic commerce system including a mobile user terminal, a examination terminal, and a service providing system. The electronic commerce system according to claim 233,

wherein the mobile user terminal has electronic value eard information, updates an electronic value of the electronic value card information held by the mobile user terminal in accordance with an instruction received from the service providing system the examination terminal, and transmits to the service providing system the examination terminal a message that certifies use of the electronic value card information to the service providing system and that is electronically signed with a unique key included in the electronic value card information the key data.